

Insurance rates - Vision Personal

Table 1: Death & TPD cover – Age-based cover

- > Death only cover costs \$0.66 per unit per week, and
- > Death and TPD cover costs \$1.47 per unit per week

Current age	Death and TPD cover	
	General	Professional
15 – 38	\$87,500	\$196,700
39	\$84,500	\$190,000
40	\$76,000	\$170,900
41	\$67,800	\$152,400
42	\$59,200	\$133,100
43	\$51,800	\$116,500
44	\$45,600	\$102,500
45	\$39,700	\$89,300
46	\$34,700	\$78,000
47	\$30,400	\$68,400
48	\$26,900	\$60,500
49	\$23,500	\$52,800
50	\$20,500	\$46,100
51	\$17,600	\$39,600
52	\$15,200	\$34,200
53	\$13,300	\$29,900
54	\$11,400	\$25,600
55	\$9,800	\$22,000
56	\$8,700	\$19,600
57	\$7,700	\$17,300
58	\$6,800	\$15,300
59	\$6,000	\$13,500
60	\$5,500	\$12,400
61	\$4,900	\$11,000
62	\$4,100	\$9,200
63	\$3,800	\$8,500
64 – 69	\$3,400	\$7,600

Table 2: Death & TPD cover – Fixed cover

- > Weekly cost per \$1,000 sum insured

Current age	Death and TPD cover		Death only cover	
	General	Professional	General	Professional
15 – 38	\$0.017	\$0.007	\$0.007	\$0.003
39	\$0.017	\$0.008	\$0.008	\$0.004
40	\$0.019	\$0.009	\$0.009	\$0.004
41	\$0.021	\$0.009	\$0.010	\$0.004
42	\$0.025	\$0.011	\$0.011	\$0.005
43	\$0.028	\$0.012	\$0.013	\$0.005
44	\$0.032	\$0.014	\$0.014	\$0.006
45	\$0.037	\$0.016	\$0.016	\$0.007
46	\$0.042	\$0.019	\$0.019	\$0.008
47	\$0.048	\$0.021	\$0.022	\$0.009
48	\$0.054	\$0.024	\$0.024	\$0.011
49	\$0.062	\$0.028	\$0.028	\$0.012
50	\$0.071	\$0.032	\$0.032	\$0.014
51	\$0.083	\$0.037	\$0.037	\$0.016
52	\$0.096	\$0.043	\$0.043	\$0.019
53	\$0.110	\$0.049	\$0.049	\$0.022
54	\$0.129	\$0.057	\$0.057	\$0.025
55	\$0.149	\$0.067	\$0.067	\$0.030
56	\$0.169	\$0.075	\$0.075	\$0.033
57	\$0.190	\$0.085	\$0.085	\$0.038
58	\$0.215	\$0.096	\$0.096	\$0.043
59	\$0.244	\$0.108	\$0.109	\$0.048
60	\$0.266	\$0.118	\$0.119	\$0.053
61	\$0.299	\$0.133	\$0.133	\$0.060
62	\$0.357	\$0.159	\$0.159	\$0.071
63	\$0.386	\$0.172	\$0.172	\$0.077
64 – 69	\$0.431	\$0.193	\$0.192	\$0.086

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Table 3: How to calculate your fixed cover costs

	Example 1 Death only cover (General)	Example 2 Death and TPD cover (General)
Current age	40	40
Amount of cover required	\$400,000	\$400,000
Multiples of \$1,000	400	400
Cost per \$1,000	\$0.009 per week	\$0.019 per week
Weekly cost of cover at age 40	400 (multiple of \$1000) x \$0.009 per week = \$3.60 per week	400 (multiple of \$1000) x \$0.019 per week = \$7.60 per week
Annual cost of cover at age 40	\$3.60 per week x 52 weeks = \$187.20 per year	\$7.60 per week x 52 weeks = \$395.20 per year

Table 4: How to calculate your age-based cover costs

	Example 1 Death and TPD cover (General)
Current age	35
Amount of cover required	\$87,500 per unit x 5 units = \$437,500 total cover
Amount of cover per unit	\$87,500
Cost per unit	\$1.47 per week
Weekly cost of cover at age 35	\$1.47 x 5 = \$7.35 per week
Annual cost of cover at age 35	\$7.35 per week x 52 weeks = \$382.20 per year

Table 5: Income protection cover

Weekly cost of one unit paid for up to two years

> One unit of cover = a benefit of \$500 per month

Current age	Waiting period			
	30 days		60 days	
	General	Professional	General	Professional
Up to 19	\$0.31	\$0.26	\$0.15	\$0.14
20 – 24	\$0.35	\$0.28	\$0.18	\$0.15
25 – 29	\$0.36	\$0.31	\$0.19	\$0.17
30 – 34	\$0.42	\$0.35	\$0.20	\$0.18
35 – 39	\$0.54	\$0.45	\$0.26	\$0.24
40 – 44	\$0.73	\$0.59	\$0.39	\$0.33
45 – 49	\$0.96	\$0.79	\$0.64	\$0.55
50 – 54	\$1.34	\$1.11	\$0.90	\$0.76
55 – 59	\$1.91	\$1.59	\$1.40	\$1.09
60 – 64	\$2.09	\$1.72	\$1.41	\$1.26

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Table 6: Income protection

Weekly cost of one unit paid for up to age 65

> One unit of cover = a benefit of \$500 per month

General occupation grouping costs				
Current age	Waiting period			
	30 days		60 days	
	Female	Male	Female	Male
15	\$1.77	\$1.04	\$1.06	\$0.63
16	\$1.81	\$1.05	\$1.09	\$0.63
17	\$1.85	\$1.06	\$1.11	\$0.64
18	\$1.88	\$1.07	\$1.14	\$0.65
19	\$1.92	\$1.08	\$1.16	\$0.65
20	\$1.96	\$1.09	\$1.18	\$0.66
21	\$2.01	\$1.10	\$1.21	\$0.66
22	\$2.05	\$1.11	\$1.22	\$0.67
23	\$2.11	\$1.12	\$1.26	\$0.67
24	\$2.17	\$1.13	\$1.30	\$0.68
25	\$2.22	\$1.14	\$1.34	\$0.69
26	\$2.27	\$1.14	\$1.36	\$0.69
27	\$2.33	\$1.15	\$1.41	\$0.70
28	\$2.40	\$1.17	\$1.45	\$0.70
29	\$2.46	\$1.18	\$1.47	\$0.72
30	\$2.53	\$1.21	\$1.51	\$0.73
31	\$2.58	\$1.22	\$1.55	\$0.73
32	\$2.64	\$1.22	\$1.58	\$0.74
33	\$2.77	\$1.30	\$1.67	\$0.77
34	\$2.92	\$1.36	\$1.75	\$0.81
35	\$3.06	\$1.42	\$1.82	\$0.86
36	\$3.19	\$1.50	\$1.91	\$0.90
37	\$3.33	\$1.56	\$2.00	\$0.94
38	\$3.53	\$1.68	\$2.13	\$1.00
39	\$3.76	\$1.77	\$2.25	\$1.07
40	\$3.98	\$1.90	\$2.39	\$1.14

General occupation grouping costs				
Current age	Waiting period			
	30 days		60 days	
	Female	Male	Female	Male
41	\$4.18	\$2.01	\$2.51	\$1.21
42	\$4.40	\$2.12	\$2.64	\$1.27
43	\$4.68	\$2.28	\$2.81	\$1.37
44	\$4.98	\$2.46	\$2.99	\$1.47
45	\$5.26	\$2.63	\$3.17	\$1.58
46	\$5.55	\$2.78	\$3.33	\$1.68
47	\$5.84	\$2.96	\$3.51	\$1.77
48	\$6.13	\$3.18	\$3.68	\$1.91
49	\$6.44	\$3.40	\$3.87	\$2.04
50	\$6.75	\$3.63	\$4.04	\$2.17
51	\$7.05	\$3.83	\$4.22	\$2.30
52	\$7.35	\$4.05	\$4.40	\$2.44
53	\$7.76	\$4.40	\$4.65	\$2.64
54	\$8.17	\$4.73	\$4.90	\$2.83
55	\$8.57	\$5.09	\$5.14	\$3.06
56	\$8.98	\$5.42	\$5.39	\$3.26
57	\$9.39	\$5.76	\$5.63	\$3.46
58	\$8.68	\$5.42	\$5.22	\$3.26
59	\$8.00	\$5.08	\$4.79	\$3.04
60	\$7.30	\$4.72	\$4.38	\$2.82
61	\$6.60	\$4.37	\$3.96	\$2.63
62	\$5.90	\$4.03	\$3.54	\$2.41
63	\$3.82	\$2.71	\$2.28	\$1.63
64	\$1.66	\$1.22	\$1.00	\$0.73
65	\$0.00	\$0.00	\$0.00	\$0.00

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Table 7: Income protection

Weekly cost of one unit paid for up to age 65

> One unit of cover = a benefit of \$500 per month

Professional occupation grouping costs				
Current age	Waiting period			
	30 days		60 days	
	Female	Male	Female	Male
15	\$1.50	\$0.89	\$0.90	\$0.54
16	\$1.55	\$0.90	\$0.92	\$0.54
17	\$1.57	\$0.90	\$0.95	\$0.54
18	\$1.61	\$0.90	\$0.96	\$0.55
19	\$1.64	\$0.91	\$0.98	\$0.55
20	\$1.67	\$0.92	\$1.01	\$0.56
21	\$1.71	\$0.94	\$1.02	\$0.56
22	\$1.74	\$0.95	\$1.05	\$0.56
23	\$1.79	\$0.95	\$1.07	\$0.56
24	\$1.83	\$0.95	\$1.11	\$0.58
25	\$1.88	\$0.96	\$1.14	\$0.58
26	\$1.93	\$0.96	\$1.17	\$0.58
27	\$2.00	\$0.97	\$1.20	\$0.59
28	\$2.04	\$1.00	\$1.22	\$0.60
29	\$2.09	\$1.01	\$1.25	\$0.61
30	\$2.15	\$1.02	\$1.27	\$0.62
31	\$2.20	\$1.04	\$1.31	\$0.63
32	\$2.24	\$1.05	\$1.34	\$0.63
33	\$2.36	\$1.11	\$1.41	\$0.67
34	\$2.48	\$1.17	\$1.50	\$0.70
35	\$2.59	\$1.22	\$1.56	\$0.73
36	\$2.71	\$1.27	\$1.63	\$0.76
37	\$2.82	\$1.32	\$1.71	\$0.79
38	\$3.01	\$1.42	\$1.81	\$0.85
39	\$3.19	\$1.51	\$1.91	\$0.90
40	\$3.37	\$1.61	\$2.03	\$0.96

Professional occupation grouping costs				
Current age	Waiting period			
	30 days		60 days	
	Female	Male	Female	Male
41	\$3.56	\$1.71	\$2.14	\$1.02
42	\$3.74	\$1.80	\$2.24	\$1.08
43	\$3.99	\$1.95	\$2.39	\$1.18
44	\$4.22	\$2.09	\$2.54	\$1.25
45	\$4.48	\$2.23	\$2.69	\$1.34
46	\$4.72	\$2.37	\$2.82	\$1.42
47	\$4.95	\$2.53	\$2.98	\$1.51
48	\$5.20	\$2.71	\$3.14	\$1.62
49	\$5.48	\$2.89	\$3.28	\$1.72
50	\$5.73	\$3.08	\$3.44	\$1.83
51	\$5.99	\$3.26	\$3.59	\$1.96
52	\$6.25	\$3.44	\$3.74	\$2.07
53	\$6.60	\$3.73	\$3.96	\$2.24
54	\$6.95	\$4.03	\$4.17	\$2.41
55	\$7.29	\$4.32	\$4.38	\$2.59
56	\$7.62	\$4.61	\$4.59	\$2.76
57	\$8.00	\$4.90	\$4.79	\$2.94
58	\$7.40	\$4.61	\$4.44	\$2.76
59	\$6.80	\$4.31	\$4.08	2.59
60	\$6.20	\$4.02	\$3.72	\$2.41
61	\$5.60	\$3.71	\$3.36	\$2.23
62	\$5.02	\$3.42	\$3.01	\$2.05
63	\$3.23	\$2.30	\$1.95	\$1.39
64	\$1.41	\$1.04	\$0.85	\$0.63
65	\$0.00	\$0.00	\$0.00	\$0.00

Table 8: How to calculate your cover costs up to age 65

	Example 1 Income protection (General)
Current age	35
Benefit period	to age 65
Waiting period	30 days
Gender	Female
Amount of cover required	\$500 per unit x 5 units = \$2,500 monthly benefit
Amount of cover per unit	\$500 per month
Cost per unit	\$3.06 per week
Weekly cost of cover at age 35	\$3.06 x 5 = \$15.30 per week
Annual cost of cover at age 35	\$15.30 per week x 52 weeks = \$795.60 per year